

## Chapter 1

# The Application Process: FAFSA to ISIR

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*The laws governing the Federal Student Aid (FSA) programs require that a person apply for aid with a form provided by the U.S. Department of Education (ED) and that no fee be charged for processing it. This is the Free Application for Federal Student Aid (FAFSA®) form.*

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To be considered for federal student aid, a student must complete a FAFSA form. It collects financial and other information used to calculate the expected family contribution (EFC) and to determine a student's eligibility through computer matches with other agencies.

The FAFSA form is the only form students must fill out to apply for Title IV aid. A school cannot require extra information from students except for verification or resolution of conflicting information. However, a school may require additional information for other purposes, such as packaging private or institutional aid. If the school collects additional information that affects Title IV eligibility, it must take the information into account when awarding Title IV aid.

## Types of Applications

Most FAFSA forms are filed electronically, but there are other options.

### *FAFSA online*

Students, parents, and preparers can [complete an application online](#) and send it directly to the Central Processing System (CPS). They can also correct previously submitted data that was not imported from the IRS. Help is available for students online or by calling the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243). To make using the Web application easier, ED produces the [FAFSA on the Web worksheet](#), which can be printed from the StudentAid.gov website.

### *myStudentAid mobile app featuring myFAFSA*

Another way to apply is through the FAFSA feature of the myStudentAid app for mobile devices. Students, parents, and preparers may use it to begin, complete, and/or submit a new or renewal FAFSA. The myStudentAid app is available on the [App Store](#) (iOS) or on [Google Play](#) (Android). Help is available in the app or by calling FSAIC.

### *FAA Access to CPS Online*

You can submit a student's application data at [FAA Access to CPS Online](#). You can also connect to the site through [EDEXpress](#).

Before submitting the data, print the signature page/FAFSA summary for the student (and parent if appropriate) to sign, or have the student fill out and sign a paper FAFSA form. As noted at the end of *Chapter 2*, you will need to retain either the signed signature page/summary or signed FAFSA form for your records, even if the student doesn't receive aid or attend your school.

### *Paper (PDF) FAFSA Form*

More than 99% of applications are filed electronically, so the only paper option is the PDF FAFSA form, which students can get at studentaid.gov. They can print the PDF and fill it out by hand, or they can type their data on the PDF before printing and mailing it. If needed, they can request single copies from FSAIC by calling 1-800-433-3243.

Other than these limited paper FAFSA form options, FSA no longer prints or mails aid-related publications, though they are available online for users to download and print. For more information on electronic versions of publications, fact sheets, online tools, and other resources, please go to [FinancialAidToolkit.ed.gov/resources](https://financialaidtoolkit.ed.gov/resources) and/or [StudentAid.gov/resources](https://studentaid.gov/resources).

Applying electronically is better than using the paper FAFSA form because of the following advantages: faster processing;

the availability of online help; skip logic, which allows applicants to skip over questions that don't pertain to them; and fewer errors and rejected applications because internal and end-of-entry data edits ensure that required fields are completed and conflicts are resolved prior to submission.

## *FAFSA on the phone*

Students who have limited or no Internet access and face pressing deadlines can choose to complete and submit their application by calling 1-800-433-3243, telling a representative they would like to fill out their FAFSA form over the phone and providing their information. This typically takes about half an hour. Students will receive a paper student aid report (SAR) 7-10 days later, which they (and their parents, if appropriate) must sign and return. Because this is not the preferred method to apply for aid, it should be used sparingly and only by those students identified previously.

## *FSA ID*

Students use the FSA ID to log on to the FAFSA online and other FSA websites with a username and password they create. An FSA ID is also needed for students, parents, and preparers to use the FAFSA feature of the myStudentAid mobile app. Parents and students can electronically sign the FAFSA form but must do so with their own FSA ID. A verified email address or cell phone number can be used instead of the username. Users can [create an FSA ID online](#) quickly and securely.

## *Renewal FAFSA*

A student who has received an FSA ID and who the year before had an ISIR with a successful match on Social Security number (SSN), name, and date of birth with the Social Security Administration (SSA) is eligible for a renewal FAFSA form. When the student logs in to the electronic FAFSA form, he or she will be asked if he or she wants to pre-fill some of the application with data from the prior year. By choosing this option, the student can review each pre-filled item, update it if it has changed, and provide new information as needed. If an aid administrator's school does not appear on the renewal application, he or she can use the student's data release number (DRN) to access the application in FAA Access to CPS Online.

In October–November 2021, students with a valid email address in the CPS who submitted FAFSA information for the 2021–2022 award year and have not yet done so for 2022–2023 will receive an email encouraging them to complete the new application early. In addition, in January–February 2022, renewal-eligible students who still have not submitted 2022–2023 FAFSA information will receive a renewal reminder as in previous years.

Because students from Palau, the Marshall Islands, and Micronesia, known collectively as the Freely Associated States, are not eligible for an FSA ID (for lack of an SSN), they cannot pre-fill data in the online FAFSA form. But an FAA can use FAA Access to CPS Online to enter renewal applications for these students if they meet the renewal application eligibility requirements.

## *FAFSA filers under the age of 13*

Because the Children's Online Privacy Protection Act (COPPA) of 1998 prohibits any entity, including a government agency, from electronically conducting business or communicating with a person under age 13, applicants who are 12 or younger cannot complete the FAFSA online. Instead, when they apply for financial aid, they or a parent or legal guardian, financial aid administrator, or high school counselor can fill out the appropriate award year PDF FAFSA and mail it to

Federal Student Aid Programs  
Attn: COPPA/CORR Process Building 1  
1084 South Laurel Road  
London, KY 40744

Such applicants are not to provide an email address on the application or with any correction that might follow. After the FAFSA form is submitted, it will be processed and a paper SAR will be sent to the student and a regular ISIR will be sent to schools. See the [August 4, 2016, announcement](#) for more information.

## **Processing the FAFSA**

The PDF FAFSA forms go to the FAFSA processor for data entry and then to the CPS. Applications that are signed and submitted online go directly to the CPS. If a web applicant indicated he or she would sign electronically later or send a paper signature page, his or her FAFSA information goes to a signature hold file for up to 14 days. If some type of signature is not received in that time, the application will be sent to the CPS but will be rejected; it won't be processed again until a signature is received.

The CPS uses application data to calculate the EFC and to match against several databases: NSLDS, the Department of Defense, the Department of Justice, the SSA, and the Department of Veterans Affairs, as well as the Department of Homeland Security's database of noncitizens and the Selective Service System (SSS) registration database. (Note that as [DCL GEN-21-04](#) explains, 2022-2023 is the last year that the Selective Service question should appear on the FAFSA form, and failure to register with the Selective Service does not affect a student's eligibility for Title IV aid.)

The CPS also checks the application for possible inconsistencies and mistakes. For instance, if a dependent student reported the parents' marital status as married but reported the household size as "2," the edit checks would catch the inconsistency. Even when data is inconsistent, the CPS may be able to calculate an EFC based on assumptions. For applications that your school submits through FAA Access, you can anticipate certain assumptions and correct or override information on the student's FAFSA form submission. Students who submit applications online can also correct or override some of the CPS edits before submitting the application.

## Output Documents: The SAR and ISIR

After processing is complete, the CPS produces output documents that show the information the student originally provided, the EFC, the results of the eligibility matches, and information about aid history and about any inconsistencies identified through the CPS edits. If the CPS was unable to calculate an EFC, the output record will not show one.

The output documents are the *Institutional Student Information Record* (ISIR), which is made available electronically to the schools the student listed on the FAFSA form (or added later) and their state agency, and the *Student Aid Report* (SAR), which is sent to the student or made available to him or her online.

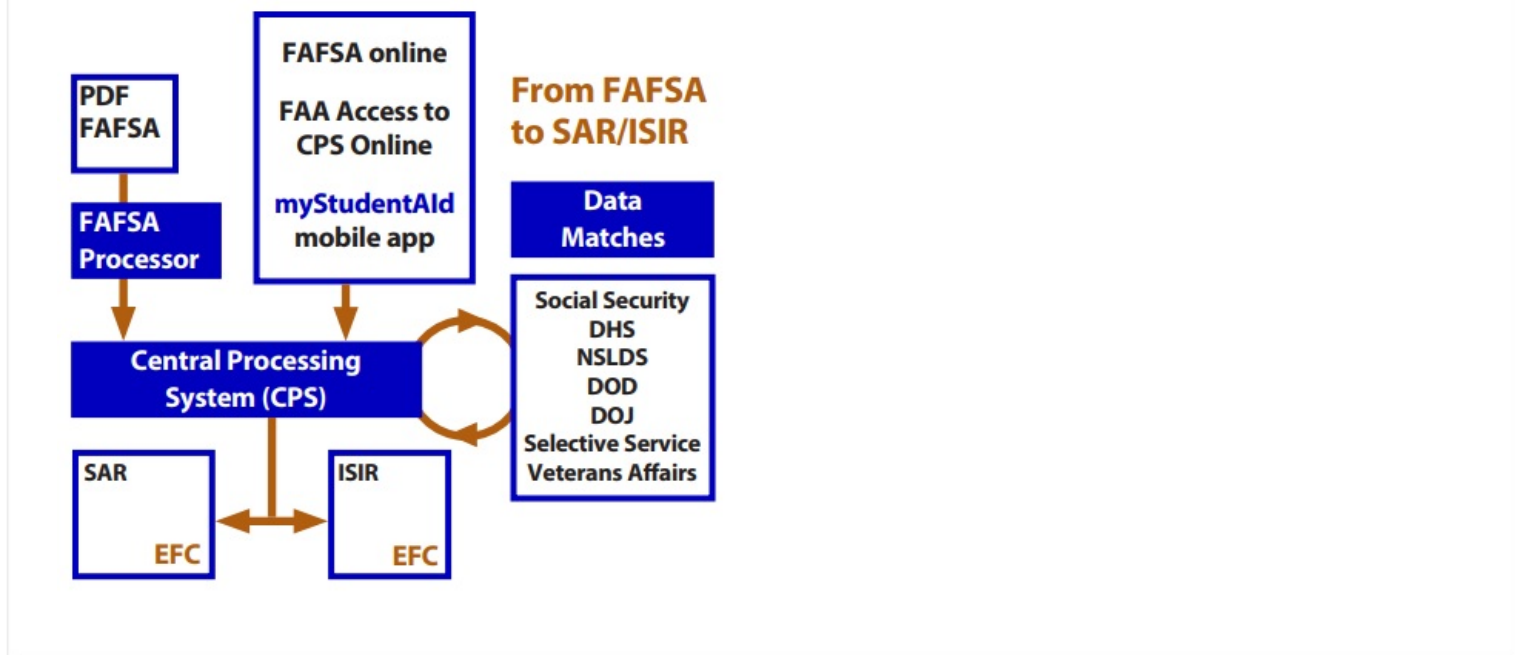
You will receive an ISIR for the student only if he or she includes your school on their FAFSA form. If your school is not listed, you can request an ISIR for the student through FAA Access by adding your federal school code if you have his or her DRN, which authorizes your access to the student's application information. The DRN appears in the upper right corner of the first page of the SAR and at the top of some of the correctable pages.

You are required to receive ISIRs and to accept SARs from students, but you cannot require them to submit SARs in order to receive aid. If you don't have an ISIR for a student, your federal school code must be added to his or her record so an ISIR is sent to you. We recommend making corrections electronically via the online FAFSA (the student) or FAA Access (the school); however, you can require students to use a SAR to make corrections. If you don't have an ISIR for a student who provided a SAR or SAR Acknowledgement, you must use the SAR or the acknowledgement to award and disburse the student aid. Again, you must also ensure that your school code is added to the student's CPS record (see the "How to Submit Corrections and Updates" section in Chapter 4).

The SAR arrives in one of three ways. (1) Students who give a valid email address will receive an email with a link to an online SAR. (2) Students who don't give an email address and who apply with a PDF FAFSA form will receive a paper SAR. They will also receive a paper SAR if a student or parent signature is missing; that SAR must be signed and returned for processing. (3) Students who don't give an email address and who apply electronically will receive a paper SAR Acknowledgement, which has fewer and less detailed comments than the SAR and can't be used for corrections as the SAR can.

The SARs and ISIRs include comment codes and text explaining any questionable results from the matches and edits described here. For some of these there will also be a C code, which you must resolve before paying the student aid. For instance, if a student has defaulted on a federal student loan, the SAR and ISIR will note this in several places, including comments to the student and the NSLDS financial aid history page.

For other problems, the SAR and ISIR will show that the FAFSA has been rejected and no EFC has been calculated. The SAR will tell the student how to remove the reject by providing signatures, more information or by correcting errors. Reject codes are given in the FAA Information section, and a complete list of them is in [The ISIR Guide 2022-2023](#).



A valid SAR or ISIR is one on which all the information reported on a student’s FAFSA is accurate and complete as of the date the application is signed (34 CFR 668.2).

## Deadlines

The application processing cycle lasts 21 months. For the 2022-2023 award year, applications are accepted beginning October 1, 2021, and will be accepted through June 30, 2023.

The CPS must receive a student’s electronic FAFSA information by June 30, 2023. A paper FAFSA form must be legible, and it must be mailed to the Federal Student Aid Programs address listed on the FAFSA form in time for the processor to receive it by June 30, 2023. There are no exceptions to these deadlines. An electronic application cannot be received before October 1, 2021, and if it is received after June 30, 2023, it will not be processed. A paper application received before October 1, 2021, or after June 30, 2023, will be returned unprocessed with a letter of explanation. If it is signed before and received after October 1, 2021, it will be accepted, but the student will receive a rejected SAR asking him or her to date and re-sign the SAR and return it for processing.

For other deadlines pertaining to corrections, changes, disbursements, and verification, see the official deadline notice for the 2022–2023 award year. It will provide all the processing deadline dates and will be available in the Knowledge Center website under “Federal Registers.” For these deadlines, the date the CPS processed the ISIR transaction is considered to be the date the institution received the ISIR. On the SAR, SAR Acknowledgement, and ISIR printout, the processed date is above the EFC on the first page.

Students who don’t submit the FAFSA form till later in the award year can receive aid for the entire year, including completed payment periods, as long as they were not ineligible at the time. See the section on retroactive disbursements for completed periods in *Volume 3*.

## Websites for students

<https://studentaid.gov/>—Higher education portal for students that now contains functions previously housed on other websites, such as the FAFSA application loan information, counseling, payment, and other features formerly on the NSLDS students’ website

<https://studentaid.gov/fafsa>—Submit an application or make corrections to one; get an online SAR; check status of an application

<https://fafsa.ed.gov/spa/fafsa4c/#/landing>—use FAFSA4caster (click on Understand Aid > Estimate Your Financial Aid), to help future college students estimate what their EFC might be and what kind of federal student aid they might be eligible for when they apply for aid

<https://studentaid.gov/fsa-id/create-account/launch>—Create an FSA ID and account, which allows students to access their FAFSA form and other information on the portal.

## Resources for schools

**CPS Web applications demo**—You can use the FAFSA on the Web demonstration site to train financial aid staff or to show students how to use the online application. Go to the bottom of <https://fafsademotest.ed.gov> and choose the link to the FOTW demo (there is also an FAA Access demo).

**2022-2023 Summary of Changes for the Application Processing System**—Go to <https://fsapartners.ed.gov/knowledge-center> and select Resource Type (under Library) > Handbooks, Manuals, or Guides > 2022-2023 > Summary of Changes for the Application Processing System Guide.

**CPS technical support and questions about EDconnect, EDExpress, and Renewal FAFSAs**—Call or email CPS customer service: 1-800-330-5947, [CPSSAIG@ed.gov](mailto:CPSSAIG@ed.gov)

**Technical system publications**—Go to the [Software and Other Tools page](#) on the Knowledge Center website.

**FSA call centers**—Go to the [Help Center](#) page in the FSA Partner Connect websites for the contact information pertaining to key school service centers and FSA Systems.